

**Fill in this information to identify the case:**

Debtor 1 JON P. FREED, JR.

Debtor 2 SHERRY L. FREED  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 11-25634GLT

## Form 4100N

# Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

### Part 1: Mortgage Information

Name of creditor: M & T BANK Court claim no. (if known): 8

Last 4 digits of any number you use to identify the debtor's account 4 3 8 0

Property Address: 691 LANDIS RD  
FREEDOM PA 15042

### Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>197.61</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>197.61</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>197.61</u>

### Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment \$ \$1,198.43

The next postpetition payment is due on 11 / 1 / 2016  
MM / DD / YYYY

☐ Mortgage is paid directly by the debtor(s).

Debtor 1 JON P. FREED, JR.  
Name

Case number (if known) 11-25634GLT

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour  
Signature

Date 10/20/2016

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **JON P. FREED, JR.**  
Name

Case number (if known) **11-25634GLT**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
04/24/2015	0940867	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	159.51
05/26/2015	0944944	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	38.10
				<u>197.61</u>
<b><u>MORTGAGE REGULAR PAYMENT (Part 3)</u></b>				
12/27/2011	0774856	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	2,625.22
01/27/2012	0779125	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,629.15
02/24/2012	0783250	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,125.81
03/27/2012	0787424	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,154.21
04/24/2012	0791647	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,186.05
05/29/2012	0796028	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,201.90
06/27/2012	0800434	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,204.95
07/27/2012	0804693	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,206.75
08/30/2012	0809035	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,207.81
09/25/2012	0813084	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	604.22
10/29/2012	0817146	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,803.19
11/27/2012	0821223	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,202.63
12/21/2012	0825307	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	601.46
01/29/2013	0829543	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,803.95
02/25/2013	0833713	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	716.08
03/26/2013	0837836	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,727.83
04/24/2013	0841933	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,169.04
05/23/2013	0846082	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	593.09
06/25/2013	0850242	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,787.60
07/25/2013	0854441	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,196.66
08/27/2013	0858601	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,198.84
09/26/2013	0862735	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,199.79
10/25/2013	0866844	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,192.81
11/22/2013	0870916	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,193.02
12/23/2013	0874947	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	468.64
01/28/2014	0879041	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,567.31
02/25/2014	0883097	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,126.02
03/25/2014	0887163	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,163.43
04/25/2014	0891286	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,180.25
05/28/2014	0895397	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,222.71
06/25/2014	0899433	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,211.13
07/24/2014	0903555	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,206.26
08/26/2014	0907611	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,277.74
09/29/2014	0911737	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,251.83
10/29/2014	0915763	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	787.51
11/24/2014	0919881	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,639.87
12/22/2014	0924482	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	896.79
01/27/2015	0928530	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,670.87
02/24/2015	0932598	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,317.14
03/26/2015	0936675	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,315.72
04/24/2015	0940867	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,229.23
05/26/2015	0944944	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,184.52
06/23/2015	0948910	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,036.01
07/28/2015	0952963	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,333.03
08/26/2015	0957010	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,184.52
09/28/2015	0960915	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,184.52
10/26/2015	0964874	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,184.52
11/24/2015	0969035	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,184.52
12/22/2015	0973046	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,184.52
01/26/2016	0977094	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,184.52
02/24/2016	0981025	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,184.52
03/28/2016	0985077	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,184.52
04/22/2016	0989277	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,254.07
05/24/2016	0993232	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,198.43
06/27/2016	1001994	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,198.43
07/26/2016	1005965	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,198.43
08/26/2016	1009961	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,198.43
09/27/2016	1013982	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,198.43

Debtor 1 JON P. FREED, JR.  
Name

Case number (if known) 11-25634GLT

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
				71,340.45

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

JON P. FREED, JR.  
SHERRY L. FREED  
691 LANDIS RD.  
FREEDOM, PA 15042

LOUIS POMERICO ESQ  
POMERICO & DIMEO  
2910 WILMINGTON ROAD  
NEW CASTLE, PA 16105

M & T BANK  
ATTN PAYMENT PROCESSING  
POB 1288  
BUFFALO, NY 14240-1288

MARGARET GAIRO ESQ  
MCCABE WEISBERG & CONWAY PC  
123 S BROAD ST STE 1400  
PHILADELPHIA, PA 19109

ANDREW F GORNALL ESQ  
KML LAW GROUP PC  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

10/20/16

/s/ Renee Ward

---

Administrative Assistant  
Office of the Chapter 13 Trustee